

Information to identify the case:

Debtor 1

Glenn Banfield

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8086

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-10564-ABA

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Glenn Banfield

5/1/24**By the court:** Andrew B. Altenburg Jr.
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Glenn Banfield
Debtor

Case No. 19-10564-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: May 01, 2024

Form ID: 3180W

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:

Recip ID	Recipient Name and Address
db	+ Glenn Banfield, 136 North Connecticut Avenue, #19A, Atlantic City, NJ 08401-5341
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
517961217	+ Atlantic Realty, 501 Zion Road #8, Egg Harbor Township, NJ 08234-7636
517993241	+ BAYVIEW LOAN SERVICING, LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517961219	+ Bayview Loan Servicing, LLC, C/O Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd, Suite 100, Mount Laurel, NJ 08054-3437
517961222	+ Spiotti and Esposito, LLC, 271 US Highway 46, Fairfield, NJ 07004-2440

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 01 2024 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 01 2024 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	May 01 2024 20:48:45	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
517961218	EDI: BANKAMER	May 02 2024 00:38:00	Bank of America, PO Box 982235, El Paso, TX 79998
518255782	+ EDI: LCIBAYLN	May 02 2024 00:38:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
517961220	+ EDI: WFNNB.COM	May 02 2024 00:38:00	Comentity Capital Bank/BOSC, PO Box 182120, Columbus, OH 43218-2120
517961221	EDI: DISCOVER	May 02 2024 00:38:00	Discover Financial Service LLC, PO BOX 15316, Wilmington, DE 19850
517970669	EDI: DISCOVER	May 02 2024 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517967772	EDI: Q3G.COM	May 02 2024 00:38:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519349864	^ MEBN	May 01 2024 20:46:15	U.S. Bank Trust National Association as, Trustee of BKPL-EG Series N Trust, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association as 95501-0305
519349863	^ MEBN	May 01 2024 20:46:21	U.S. Bank Trust National Association as, Trustee of BKPL-EG Series N Trust, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
519503769	^ MEBN		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 01, 2024

Form ID: 3180W

Total Noticed: 19

May 01 2024 20:46:16

U.S. Bank Trust National Association., as Trustee
of BKPL-EG Basket Trust, c/o SN Servicing
Corporation, 323 Fifth Street, Eureka, CA
95501-0305, U.S. Bank Trust National
Association,

519503768

^ MEBN

May 01 2024 20:46:20

U.S. Bank Trust National Association., as Trustee
of BKPL-EG Basket Trust, c/o SN Servicing
Corporation, 323 Fifth Street, Eureka, CA
95501-0305

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
David Nigro	on behalf of Debtor Glenn Banfield jenkins.clayman@verizon.net
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Glenn Banfield mail@jjenkinslawgroup.com JenkinsClayman@jubilee bk.net
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Series N Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Lauren Moyer	

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: May 01, 2024

Form ID: 3180W

Total Noticed: 19

on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust bkecf@friedmanvartolo.com,
nj-ecfmail@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY
nj-ecfmail@mwclaw.com, jhillier@mwclaw.com

Rhondi L. Schwartz

on behalf of Debtor Glenn Banfield mail@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12